

# STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS



**Mailing Address**  
**Registered Creditors**  
P.O. Box 5246  
Columbia, SC 29250-5246

## INITIAL MAXIMUM RATE FILING SCHEDULE CONSUMER LOANS

S.C. Code Ann. § 37-3-305 (Supp. 2009)  
[www.consumer.sc.gov](http://www.consumer.sc.gov)  
803-734-4238/800-922-1594

**Street Address**  
2221 Devine Street, Suite 200  
Columbia, SC 29205-2418

**Note: THIS ORIGINAL FORM MUST ACCOMPANY A \$40.00 FILING FEE PER LOCATION**

Company Name \_\_\_\_\_  
D/B/A \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Telephone No. (    ) -    E-Mail Address \_\_\_\_\_  
Contact Person \_\_\_\_\_

\_\_\_\_\_  
Registration No./Federal ID No.  
\_\_\_\_\_  
SSN (Sole Proprietor)  
\_\_\_\_\_  
Board of Financial Institutions License No.

**Category**  
*Indicate the dollar amount for each category (Supervised  
and restricted lenders, see instructions on the back)*

1. Unsecured Personal Loans  
1a. \_\_\_\_\_
2. Secured Personal Loans, Non-Real Estate  
2a. \_\_\_\_\_  
2b. \_\_\_\_\_  
2c. \_\_\_\_\_  
2d. \_\_\_\_\_
3. Real Estate Mortgage Loans  
3a. \_\_\_\_\_
4. Open-End (Revolving) Loans  
4a. \_\_\_\_\_
5. All Other Consumer Loans  
5a. \_\_\_\_\_

Maximum Annual Percentage Rate (APR)	
Fixed APR for Loans	Variable APR for Loans

6. Nature or Type of Business: \_\_\_\_\_ Number of S.C. locations: \_\_\_\_\_  
**Multiply the number of S.C. locations by \$40.00.** Indicate fee and check amount \$ \_\_\_\_\_  
 If you are filing for more than one location, attach a list with the complete addresses.  
 If you have no South Carolina addresses enter 1 for number of locations.
7. First Filing? ☐ Yes ☐ No If yes, date business opened \_\_\_\_\_ and have you charged above 18% APR since opening and prior to this filing? ☐ Yes ☐ No
8. Will your annual gross volume of business exceed \$150,000 this calendar year? ☐ Yes ☐ No (Gross volume of business is the amount reported to the Internal Revenue Service)
9. If a variable rate is applicable to one or more of the above categories, indicate the index for calculating changes in the rate and the cap on any increases or decreases in the rate below. **Please answer all questions. If not, this application will be returned as incomplete.**

Category	Cap	Explain the index for calculating rate changes
1.		
2.		
3.		

\_\_\_\_\_  
Signature (Officer of Company)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Officer (Print)

The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.

**FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR**

## WHO MUST FILE

All consumer credit lenders who wish to charge more than 18% APR must file this form. **\*YOU MUST FILE THIS FORM BY JANUARY 31 OF EACH YEAR. FAILURE TO DO SO WILL LIMIT CONSUMER CREDIT GRANTORS TO A MAXIMUM OF 18% APR.**

**REMIT TO:** Department of Consumer Affairs  
Legal Division-Registered Creditors  
P.O. Box 5246  
Columbia, SC 29250-5246

**CHECKS:** Make payable to S.C. Department of Consumer Affairs

## INSTRUCTIONS

**SUBMIT ORIGINAL FILING AND \$40.00 PER LOCATION FILING FEE  
OR FILING WILL BE RETURNED TO YOU (AUTO DEALERS, PLEASE USE CREDIT SALES FORM)**

- Provide the address where the certified copy will be mailed.
- Your register number will be assigned by the Department of Consumer Affairs on the **first** filing. You must enter it on all subsequent filings.
- Restricted and supervised licensed lenders must include their license number. *\*See below.*
- Consumer Lenders
  1. UNSECURED PERSONAL LOANS; (1A) enter dollar amounts on line one and indicate the APR. If you do not intend to make loans of this type, leave blank and go to line 2. If necessary, attach a second sheet and add the word "continued".
  2. SECURED PERSONAL LOANS, NON-REAL ESTATE (Follow instructions for 1A).
  3. REAL ESTATE MORTGAGE LOANS; designate type e.g. Home Improvement.
  4. OPEN-END (REVOLVING) LOANS; (Follow instructions for 1A).
  5. ALL OTHER CONSUMER LOANS. If a variable rate is applicable, enter this rate in the column provided and explain the index for rate changes on line 9.  
*\*Indicate the dollar amount of each category on lines 1-5 beginning with the smallest amount to be loaned. Zero (0) is not an acceptable dollar amount and figures cannot overlap (e.g. loans over \$150 up to \$600; loans over \$601 up to \$1,000)*
- Line 8. If you answered yes to this question, a Credit Grantor Notification form must also be filed.

**NOTE:** See South Carolina Department of Consumer Affairs Regulation 28-70 for additional information.

**INCOMPLETE OR INCORRECT FILINGS WILL BE RETURNED WITHOUT CERTIFICATION AND A PENALTY MAY BE IMPOSED FOR FILING AFTER JANUARY 31.**

## ONLINE FILING WITH SOUTH CAROLINA BUSINESS ONE STOP(SCBOS)

Online Filing is a simple process that offers immediate confirmation that your filings have been received by SCDCA, reduced data input time and an official receipt that can be used in the interim before certificates arrive via electronic mail.

Go to [www.scbos.sc.gov](http://www.scbos.sc.gov) and click on the log in icon at the top right corner or from our website [www.consumer.sc.gov](http://www.consumer.sc.gov), click the SCBOS icon on the right hand side under "Links and Helpful Tips"

## List of County Codes

01	Abbeville	10	Charleston	19	Edgefield	28	Kershaw	37	Oconee
02	Aiken	11	Cherokee	20	Fairfield	29	Lancaster	38	Orangeburg
03	Allendale	12	Chester	21	Florence	30	Laurens	39	Pickens
04	Anderson	13	Chesterfield	22	Georgetown	31	Lee	40	Richland
05	Bamberg	14	Clarendon	23	Greenville	32	Lexington	41	Saluda
06	Barnwell	15	Colleton	24	Greenwood	33	McCormick	42	Spartanburg
07	Beaufort	16	Darlington	25	Hampton	34	Marion	43	Sumter
08	Berkeley	17	Dillon	26	Horry	35	Marlboro	44	Union
09	Calhoun	18	Dorchester	27	Jasper	36	Newberry	45	Williamsburg
								46	York